BEST NEWSLETTER

HQ AFPC/DPCMB, 550 C Street West, Suite 57, Randolph AFB TX 78150-4759
Apr 00 BEST Line 1-800-997-2378 or 527-2378 TDD 1-800-382-0893 or 565-2276

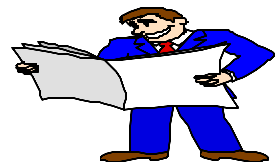
Comments From Our Branch Chief

We have now moved into an exciting new era where technological advances are beyond belief. Even the Benefits and Entitlement Service Team (BEST) stands in awe of our system's capabilities. Yet, we are proud to be a part of this new generation where companies everywhere are enhancing their services through the use of technology. In the Federal Government, BEST continues to be a forerunner in providing centralized services worldwide. In many instances, BEST leads the way in the establishment of new policies. We are committed to the goal of reengineering, automating, and empowering our customers to obtain more information, complete easier transactions, and obtain assistance from a counselor with the touch of a button on their phone or computer.

This year promises to be a year of transition and better services. We are already beginning our next phase of benefits and entitlements services as we transition (pick up) the remaining bases. Our plans are to transition Lajes Field, Azores on 23 Apr 00, Hickam AFB, Hawaii on 7 May 00, Eielsen and Elmendorf AFB, Alaska on 21 May 00, Maxwell AFB, Alabama on 4 Jun 00, and the Pentagon on 18 Jun 00. The remaining bases will be transitioned later in the year. Indeed, we say welcome!

CINDY BIRGE
Chief, Benefits and Entitlements Service Team

Do You Want To Continue to Receive Our Newsletter?



This is now our third newsletter and things are looking up. Many of you responded favorably to the information and the timeliness of our last newsletter. Still, we continue to look for better ways to communicate with you on a more timely, cost effective manner. We believe we've come up with the perfect way.

First, we're changing our newsletter from a biannual to a quarterly newsletter. This will allow us to shorten our newsletters and provide more timely information.

Second, we're changing the method of distribution. Instead of mailing our newsletters to office addresses, we plan to e-mail them directly to you. This will save significant time, costs, and resources. It will also promote a more accurate mailing list, particularly for those employees who are geographically separated from their servicing base.

However, this will entail some action on your part. You will be required to send an e-mail subscribing to BEST's quarterly newsletter. Your e-mail will automatically place you on our list server for our newsletter distribution. At this point, we are still working on the database and the Internet

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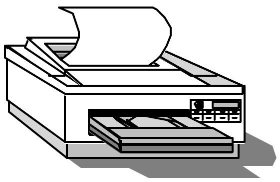
Systems Problems and Enhancements

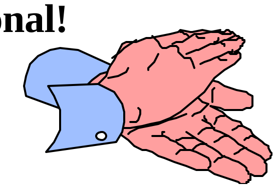
Health Benefits Registration Forms (SF-2809)



Did you request a faxed copy of your SF-2809, Federal Employees Health Benefits (FEHB) Registration Form? Was it incomplete, or perhaps, you didn't receive it at all? If so, we apologize for any inconvenience you incurred. During the months of Nov-Dec 99, we encountered a problem with our system not printing the dependent data information on some records. This problem was identified early on, but it took some time for our contractors to replicate the problem and identify the cause. After this problem was corrected, we encountered another problem with our faxback system during the early part of Jan 00. Regrettably, this problem affected a large number of employees who requested a faxed copy of their SF-2809. However, we took prompt action to correct the problem, monitor the fax system, send an e-mail to all Civilian Personnel Flights identifying the problem, and send/re-send faxes to all employees who initially requested copies. We hope any inconvenience was minimal.

For future reference, a copy of the SF-2809 is only needed when you have a doctor's appointment but have not received your insurance card. It normally takes 4 - 6 weeks from the effective date of your election to process new enrollments and the carrier to send insurance cards. Until the carrier processes your enrollment form, most carrier customer service representatives (CSRs) can not verify your enrollment; some will even specify that they do not have the enrollment form. This does not mean that our office did not send the enrollment forms. Typically, there is a small time delay between the time it takes carriers to receive the SF-2809s and the time it takes them to process them. All open season SF-2809s were quality controlled and sent to the carriers by 23 Dec 99. Our goal is to improve this process next open season.

The Employee Benefits Information System (EBIS) Is Fully Functional!



This means every module in EBIS is now available for use. When we first launched EBIS, at http://www.afpc.randolph.af.mil/dpc, we began with the Federal Employees Health Benefits (FEHB) area for open season transactions only. Slowly but surely, we deployed modules for Federal Employees Group Life Insurance (FEGLI) open season, Thrift Savings Plan (TSP) open season and TSP annuity estimates, retirement estimates and a Personal Statement of Benefits, non-open season FEHB transactions, and finally, non-open season FEGLI transactions. ***So go ahead - - use the web!***

BEST Forms A Partnership For A Better Automated System

We are pleased to announce that in Nov 99, BEST formed a partnership with other DoD components and agencies. This means the Air Force no longer has sole ownership of the automated system. Instead, the Dept of the Air Force, Dept of the Army, Defense Logistics Agency, Washington Headquarters Services, Defense Finance and Accounting Service, Dept of the Navy, Department of Defense Education Activity, Defense Information Systems Agency, and Defense Contract Audit Agency took joint ownership of the automated system to reduce expenses, combine efforts, and promote the best automated system possible. This will entail joint decisions on all changes or expansions to the automated system. But in the end, the best decision will be made for all concerned.

Is Your House In Order?

While "loss" is seldom on the forefront of our minds, it pays to ensure your "***house is in order.***" Below is a list of questions you may want to ask yourself to see if you or your family is prepared for an unexpected loss. The Benefits and Entitlements Service Team (BEST) provides survivor assistance for all of our serviced bases, except USAFE and SAF/AQ, who receive survivor services from their servicing Civilian Personnel Flight. Our services entail counseling the survivor(s), computing the survivor annuity estimate, if applicable, completing our portion of the claim forms and sending the appropriate forms to the survivor(s), and assisting the survivor(s) in the claims process, as necessary. BEST does not provide estate planning, Will preparation, or Social Security services. You should consult with an attorney, tax advisor, and/or the Social Security Office for assistance in those areas. For additional information concerning survivor benefits, please refer to our homepage at http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm. Should you have questions concerning your survivor benefits, you may speak with a benefits counselor by calling 1-800-997-2378 or 527-2378, if calling within the San Antonio area. Hearing impaired employees can reach a counselor by calling 1-800-382-0893 or 565-2276.

Below is a list of questions you may want to review with your family. **This information is for general purposes only, as the questions below are outside of the realm of BEST services.** If you feel you are in need of estate planning services, you may want to contact an attorney for assistance.

1. Would you know if the deceased has a valid will and where to find the original?
2. Would you know the names, addresses, and phone numbers of deceased's next-of-kin?
3. Would you know if the deceased person had life insurance other than the Federal Employees Group Life Insurance (FEGLI) and where to find a copy of the policy? ***(There is no policy for your FEGLI coverage. Your coverage is documented on your SF-50, Notification of Personnel Action)***
4. Would you know the person's social security number or the location of his/her social security card?
5. Would you know where to locate his/her birth certificate?
6. Would you know where to locate his/her marriage certificate?
7. Would you know where to locate his/her bank statements and checkbook?
8. Did the person have a power of attorney or had he/she given a durable power of attorney to anyone? If yes, who?
9. Would you know if the person had a living trust or an irrevocable trust and who administers the trust?
10. Would you know if the deceased person served in the military and where to locate his/her military discharge papers (DD 214)?
11. Would you know if the deceased person had a safe deposit box? Would you know the location of the key?
12. Are you aware of the person's final wishes regarding a funeral or burial?
13. Are you aware of any type of arrangements made for a funeral and the average costs of a funeral today?
14. Has a cemetery or burial space been purchased and where that space and the deed are located?

Upcoming Events!

Thrift Savings Plan (TSP) Open Season (15 May-31 Jul 00)

It is once again TSP open season and another opportunity for you to build your retirement nest egg by contributing to TSP. Two of the main features of TSP are before tax savings and tax-deferred earnings. This means the contributions you make to TSP come out of your pay before taxes and the earnings made on your TSP account are not taxed until you receive the money. Other benefits of the TSP program include a choice of investment options, interfund transfers, loans from your own contributions and earnings, in-service withdrawals, and portable benefits if you leave federal service.

Open season will run from 15 May - 31 Jul 00. Initially, open season was scheduled to be held from 15 Apr - 30 Jun 00, but this changed in Jan 00, when the Federal Retirement Thrift Investment Board announced they were postponing the new TSP record keeping system until Oct 00. You should have received a letter from the Thrift Board explaining the delay in the new record keeping system. If not, you can access the letter from their homepage at http://www.tsp.gov.

In the meantime, business will be as usual. You will make your TSP election through the automated system (phone or web) by specifying the TSP contribution you desire to make and selecting your contribution allocation(s). Employees can choose to contribute a set dollar amount per pay period or a percentage of their annual salary. Contribution limits are based upon the employee's retirement system. Employees covered under the Federal Employees Retirement System (FERS) can contribute up to 10% of their annual salary, while employees covered under the Civil Service Retirement System (CSRS) can contribute up to 5% of their annual salary. If you choose a set dollar contribution, the amount cannot exceed the contribution limits described above. If you are a FERS employee, we particularly encourage you to contribute to TSP because it constitutes a large part of your retirement income and

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Federal Employees Group Life Insurance (FEGLI) 1999 Open Enrollment Transactions Take Effect!

Did you make a FEGLI 99 open enrollment transaction? If so, your transaction should take effect on the first pay period on or after 23 Apr 00, that you were in a pay and duty status for at least 32 hours. For most employees, this will be 23 Apr 00. Employees on a part-time or intermittent schedule must have been in a pay and duty status for at least one-half of the hours of their regularly scheduled tour of duty or customary hours worked. If you meet these requirements, our system will automatically generate a SF-50, Notification of Personnel Action, documenting your FEGLI transaction. The system will electronically file both your RI 76-27, FEGLI 99 Open Enrollment Period Election Form, and your SF-50 in your electronic Official Personnel Folder. The Civilian Personnel Flights will be responsible for distributing SF-50s to affected employees.

Employees meeting the above requirements will have payroll deductions for their new FEGLI coverage begin on 23 Apr 00. You should notice the deduction on your 12 May 00 Leave and Earnings Statement (LES). Employees are encouraged to review their LES to ensure their elections and payroll deductions begin. Should you notice a problem, please contact a benefits counselor for assistance.

If you are in a non-pay status on 23 Apr 00, or if you did not meet the required hours worked stated above, your election will not take effect until you return to duty and meet the necessary hours. Should you resign before the coverage takes effect, you will not have the coverage. You will be given another opportunity period if you are reinstated with a break-in-service greater than 180 days.

If you were not serviced by AFPC during the FEGLI 99 open enrollment, but made an open enrollment election at another base or agency, you will need to contact a counselor if you meet the required pay and duty status and your election does not take effect. We will ensure the transaction is processed.

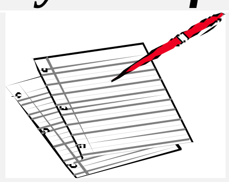
TSP Open Season Continued from page 4

savings. As a FERS employee, the government will match your contribution amount, dollar for dollar, for the first 3%, and fifty cents per dollar for the next 2% for a total matching contribution of 4%. The government will also contribute 1% of your annual salary to your TSP account whether you contribute or not. This will automatically be invested in the G-Government Securities Index Investment Fund, unless you select your contribution allocation within the automated system.

Employees can choose from the G - Government Securities Index Investment Fund, the F - Bond Index Fund, and the C - Common Stocks Index Fund. Employees can choose to contribute to one fund, two funds, or any combination of all three funds. The projected S - Small Capitalization Index Investment Fund and the I - International Stock Index Investment Fund will not be available during this open season. We are expecting these funds to be available in October when the new TSP record keeping system comes on-line. Employees are required to acknowledge risk in order to contribute to the F or C - Fund. This is done electronically while completing your transaction. When you access the system, your SSN/PIN combination serves as your electronic signature.

Once you complete your transaction, the system will indicate its effective date. You can also verify your projected transaction in the "personal information area" of the TSP menu, whether you are using the telephone system or the web system. Should you have questions or need assistance, you can reach a counselor by calling 1-800-997-2378 or 527-2378 within the San Antonio. Hearing Impaired employees can reach a counselor to complete their transaction by calling 1-800-382-0893 or 565-2276, within the San Antonio area. Overseas employees will dial their AT&T direct access number for the country they are in, then dial the BEST toll-free number. Counselors are available Monday-Friday, from 7am - 5pm Central Standard Time.

What About My Beneficiary Forms?



Now that the FEGLI 99 open enrollment transactions are about to take effect, some of you are wondering about your beneficiary forms. If you have beneficiary forms on file, it is your responsibility to ensure the currency of those forms. A change in marital status or family member status does not change a beneficiary form on file, nor does it prevent the benefactor from receiving the death benefits that you designated. The most common mistake is when an employee names a spouse and then divorces, but forgets to change the beneficiary forms. There are several types of beneficiary forms you can complete to designate your death payable benefits. These forms include the **Standard Form 2823**, Designation of Beneficiary, Federal Employees' Group Life Insurance (FEGLI), **Standard Form 2808**, Designation of Beneficiary, Civil Service Retirement System, **Standard Form 3102**, Designation of Beneficiary, Federal Employees Retirement System, **Standard Form 1152**, Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee, and **TSP-3,** Thrift Savings Plan, Designation of Beneficiary. If you are interested in completing beneficiary forms, you may access these forms electronically from OPM's web site at http://www.opm.gov/forms/index.htm and TSP's web site at http://www.tsp.gov. For guidance in opening forms automated in "FormFlow," we suggest reading our article entitled "General Forms" at http://www.afpc.randolph.af.mil/dpc/BEST/forms.htm, prior to accessing OPM's homepage. Employees should submit the SF 2823, SF 3102, and the SF 1152 to the Civilian Personnel Flight. The TSP 3 and the SF 2808 should be sent to the address on the form.

If you do not have beneficiary forms on file, your death benefits will be distributed in the order of precedence. If you have a certified court order on file with the personnel office after 22 Jul 98, it will take precedence over your life insurance beneficiary form. If you submitted a court order prior to 22 Jul 98, you must resubmit the court order to be valid for life insurance purposes. The order of precedence is as follows:

1. To the widow or widower.
2. If none, the child or children in equal shares, with the shares of the deceased child distributed among the descendants of that child.
3. If none, to the parents in equal shares or the entire amount to the surviving parent.
4. If none, to the executor or administrator of the estate of the decedent.
5. If none, to the next of kin under the laws of the State in which the decedent was domiciled at the date of death.

Are You CSRS?

If you are an employee covered by the Civil Service Retirement System (CSRS) or the CSRS Offset provisions and you want to receive a larger annuity than would be payable based on your service and "high-3 average salary," you may make voluntary contributions to purchase additional annuity. (Exception: if you owe a deposit for temporary service or a redeposit for service which you withdrew your retirement contributions, you are not eligible to make voluntary contributions until those monies are repaid). At retirement, each $100 in a voluntary contribution's account (including interest earned) will provide an additional annuity of $7 a year, plus 20 cents for each full year you are over age 55 at the time you retire. You may also choose to share the additional annuity by electing to provide a survivor annuity derived specifically from your voluntary contributions' account. However, your additional annuity would then be reduced by 10 to 40 percent depending on the difference between your age and the age of the person designated to receive the survivor annuity. Any person, related or unrelated to you, may be designated, and need not be the same person for whom regular survivor annuity benefits were elected. You should note, however, that voluntary contribution annuities are not increased by cost of living increases.

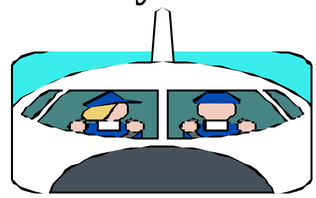
Voluntary contributions may be made only in amounts of $25 or in multiples of $25 (i.e., $50, $75, $100 etc.). Total contributions may not exceed 10 percent of the total basic pay you received during all of your Federal service. The 10 percent limit test applies at each point of time that a deposit is made and is not based upon a projection of lifetime earnings.

You may withdraw all voluntary contributions with interest at any time before receiving additional annuity based on those contributions. Voluntary contributions earn a variable interest rate determined by the Department of the Treasury each calendar year. The variable interest rate was 5.75% in 1999 and 5.875% in 2000. If you die while still in Federal service, or after leaving but before you begin to receive annuity benefits, the voluntary contributions account, plus interest, will be paid to your survivors as a lump-sum payment. If you die after retirement, but before receiving additional annuity payments equal to the voluntary contributions plus interest, the difference will be paid either as a lump sum or in additional survivor annuity payments, depending upon your election at retirement.

If you take a refund of your voluntary contributions, any accrued interest is taxable in the tax year in which you receive it. In addition, the interest portion of the refund is subject to a 10 percent early distribution tax, if you receive the refund before you attain age 59 1/2, unless the refund is paid after separation and you separate in the year you turn 55.

If you are serviced under "full services," (currently all bases except SAF/AQ and USAFE) and you are interested in making voluntary contributions, you must complete a SF-2804, Application to Make Voluntary Contributions, and send it to HQ AFPC/DPCMB, 550 C Street West, Suite 57, Randolph AFB, TX 78150-4759. We will forward your application to the Office of Personnel Management (OPM). Once approved, OPM will assign you an account number and send you instructions. **Employees serviced under "limited services" should contact the CPF for guidance on making voluntary contributions.**

So, You Want to Receive Credit For Your Post-1956 Military Service!



For many employees, combining their military service with their civilian service is a real advantage. If you were first employed by the Federal Government under the Civil Service Retirement System (CSRS) on or after 1 Oct 82, you will receive credit for any honorable post-56 military service at the time of retirement only if you make a deposit for the military service. If you are retired military, you must also waive your military retirement in order to be eligible to combine your military service. For CSRS employees, the deposit is 7% of your military basic pay. The percentage is slightly higher for periods of military service earned in 1999 and 2000. No interest is charged for deposits made before 1 Oct 86, or if you make the deposit within 3 years of the date you first became covered under CSRS. If you do not make the deposit for military service during the "grace period," you will be charged interest on the outstanding balance, compounded annually, beginning with the day after your second year of covered service until payment is completed. The

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FEHB Premium Conversion

Have you ever wondered why our FEHB premiums are not pre-tax as some private sector companies? Well, your wait is over. On 7 Feb 00, the President announced that "premium conversion" would be extended to all employees in the executive branch of the Government who are covered by the Federal Employees Health Benefits (FEHB) Program. This means that our taxable income will be reduced by the amount withheld from our basic pay for FEHB premiums. Because taxable income will be reduced, employees will pay less Federal income, Social Security, and Medicare taxes. The President has directed the Office of Personnel Management (OPM) to promptly issue guidance and take all necessary action to ensure the smooth implementation of "premium conversion." It is anticipated that it will be implemented by 1 Oct 00.

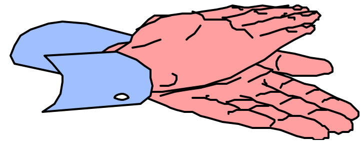
BEST Crew Corner

Does Your Spouse Use the Automated System?

We recognize it is common for husbands and wives to discuss each other's benefits and entitlements. In fact, some of you prefer the other to conduct business on your behalf. However, legally we are unable to assist a spouse, or anyone else using the automated system on your behalf, without a notarized letter signed by you or a specific power of attorney documenting the request. Your SSN/PIN combination provides access to your personnel records and it serves as your electronic signature on all transactions. Failure to uphold the privacy of your records or the authority of your signature would constitute a violation on our part. We hope you understand this.

If you still want someone to conduct transactions on your behalf, you should send your notarized letter stating your request, or your specific power of attorney to HQ AFPC/DPCMB, 550 C Street West, Suite 57, Randolph AFB TX 78150-4759.

BEST Kudos!



We are pleased to announce that caller queue (wait) times are down to a minimum. For the first time since inception, queue times during the end of year peak season (FEHB open season, TSP open season, and end-of-year retirement surge), averaged 1.02 minutes in Nov 99, and 1.15 minutes in Dec 99. This trend has continued into the new-year with a queue time average of 2.04 minutes in Jan 00 and 1.09 minutes in Feb 00.

BEST also succeeded in processing both our "timely" and "untimely" received retirement applications "well ahead" of our metrics. This is especially notable since we have eliminated overtime. This time last year, mandatory overtime was necessary in order to process retirements timely.

Death claim processing and call ticket actions (research issues, payroll problems, retirement coverage determinations, military deposits, etc.) were just a few of our other successes. We processed 100% of our death claims within 5 days of notification, and closed out an average of 608 call tickets per month since Oct 99.

So, what does this mean? Simple, we're improving. We're working hard to provide better service. We hope these changes don't go unnoticed.

Did My Transaction Go Through?

Have you ever completed a transaction in the automated system and wondered if the transaction processed? We've noticed that some of you have been completing two and three transactions, one right after the other, to ensure the transaction processed. We've also noticed that some of you call a Benefits Counselor to verify your transaction. There is no need to do either of these things. Before completing a transaction, the telephone system voices your benefits election and asks you to verify if it is correct or to delete it and start all over. Once you hear "your transaction will be effective on ______" or "your transaction has been successfully completed", the system has accepted your transaction and automatically returns you to the previous menu. If you still have doubts if the transaction processed, you can verify your projected transaction (an action effective at either the beginning or end of a pay period) **immediately after** making the election by accessing the benefits area (FEHB, TSP or FEGLI), Personal Information, Projected Actions. This allows you to verify the transaction was successful and will process on the effective date, or if you have changed your mind, to change or delete the projected action. You can change or delete projected actions up to the effective date of the transaction. Once it is effective, you should review the Leave and Earnings Statement (LES) that matches the effective date. If your benefits election is not accurately reflected on your LES, call the Benefits and Entitlements Service Team (BEST) and talk with a Benefits Counselor. Benefits Counselors are available Monday-Friday, 7-5 CST.

If you are using the web-automated system, it's even easier to verify your transaction. First, the system will provide you a receipt of your completed transaction, which you can print. Second, you can **immediately** view a projected transaction by clicking on the benefits area (FEHB, TSP, or FEGLI), Personal Transactions, View or Void Projected Action. Again, you will have the option of keeping your projected transaction, changing it or deleting it.

So, the next time you complete a transaction, we encourage you to verify it by using either the phone or web system.

Customer Service Surveys
Your Feedback - Our Responses

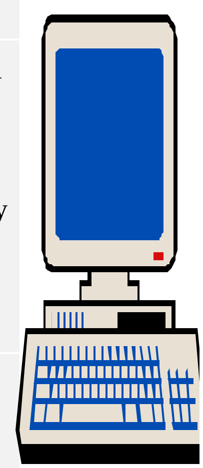
In our past two newsletters, we've solicited your comments and encouraged you to access our customer service survey located at http://www.afpc.randolph.af.mil/dpc/survey/survey.htm. Some of you did so and provided feedback. For this, we say thank you. Your feedback is important to us and we use it to evaluate our service and systems, and to identify areas needing improvement. We encourage employees who have problems accessing the system to contact their Civilian Personnel Flight (CPF) for assistance. The CPF will contact us and we will contact you. If you are able to access the system and need counseling information, you should contact a counselor for assistance. Remember, we are here to help.

Below is a list of questions and comments submitted on the Customer Service Surveys. In order to educate our entire serviced population, we've decided to do a "question-answer" response. We hope this meets your needs.

Question/Concern	Response
How do I reach a counselor?	This is our number one question. Some of you posed real frustration at the fact there is no place on the main menu of the telephone automated system to reach a counselor. This was intentionally done in order to implement "skills based routing." This is a feature that enables us to route various calls to specific counselors. For example, during health benefits open season, we can route calls to capture dependent data information to our less experienced counselors. This enables us to free our more experienced counselors to answer those in-depth questions and calls. However, you can still reach a counselor by pressing "0" within any of the benefits areas. We recommend you access the area that relates to your call; i.e., 1 for health benefits; 2 for retirement; 3 for Thrift Savings Plan, 4 for life insurance, 5 for benefits news, and 6 for a faxed document. Then, you will press "0" to be transferred to a counselor, if you are calling between 7 a.m. - 5 p.m. CST.
Locating the Employee Benefits Information System (EBIS) is difficult to find on your homepage	Hopefully, our new location will be easier to spot. We've placed it in the center of our homepage, highlighted it, and placed a block around it. We have also changed the EBIS page itself. Initially, locating the "EBIS Web Transactions" area within the EBIS page could be difficult to find. Now, we've eliminated most of the writing on that page and blocked the actual "EBIS Security Logon" button for easy locating. So go ahead and try EBIS again. We think you'll like the changes we've made.
I transferred to a counselor to assist me with my transaction; but in the end, the counselor placed me back into the system to complete my transaction.	In most cases, we will provide guidance and assistance and will place you back into the system to complete your transaction with your electronic signature. It is important for you to familiarize yourself with the system and the ease of completing your transaction.
Your TDD number doesn't work.	We have not experienced this problem. However, the TDD line only works if you are using TDD equipment. The phone lines ring at our computers, and counselors communicate with hearing impaired employees using their keyboards. If you are using TDD equipment but experiencing a problem, please contact your Civilian Personnel Flight for assistance.
The system kept telling me that I had exceeded the maximum number of errors and then disconnected me.	The system gives you three tries to enter the information it is asking. It is important to listen carefully. For example, if the system says "please enter your "**six-digit**" PIN, you should enter six digits. If you keep entering a "**four-digit**" PIN, it is counted as an error, in which the system will disconnect your call after 3 consecutive errors.
Waiting for a counselor takes too long	Caller wait times may be extended during peak seasons. But, we've worked hard to reduce our caller wait times by hiring and training more employees. Our wait times are now at minimum. We hope you will experience decreased queue times during your next call.

Question/Concern	Response
I can't remember my PIN	If it is your first time using the system, your PIN is a four digit number equivalent to your MMYY of birth. The system will then require you to change your PIN to a six-digit number. If you have forgotten your PIN, you will automatically be transferred to a counselor after 3 consecutive SSN/PIN combination attempts within the same phone call. However, you must listen carefully. If the system is requesting a six-digit PIN, you must enter six digits. If using the web, you can click on "I don't remember my PIN," and the system will allow you to select a new PIN after you correctly answer the questions. You can find the answers on your LES.
Why doesn't the retirement estimate contain reductions for Federal Employee Health Benefits (FEHB), Federal Employees Group Life Insurance (FEGLI), and estimated tax?	This is a future enhancement that we are considering. In the meantime, you can determine your health and life insurance deductions by referencing the "Guide to FEHB Plans for Federal Retirees and their Survivors," and using the FEGLI Calculator located on our homepage under FEHB and FEGLI respectively. We do not provide reductions for income taxes as they vary depending upon your individual tax bracket and where you live.
The EBIS, web automated system, is difficult to navigate through. One page asks for a User-ID and password and the next page asks you for a social security number and PIN. Then, to make it harder, you have an endless cycle of PINs.	The EBIS system is designed to permit access to employees serviced by AFPC only. As part of the security features, employees are required to establish a User-ID and password to access the system. This is a DoD requirement. You are then required to input your SSN and PIN within the transactions' area to access your personal records. As a security feature, you must re-enter your SSN and PIN every time you begin a new transaction or move to another area within the EBIS. This is done intentionally because the web is not like a phone call. Without this security feature, someone could access your records if you walked away from your computer while you were still in EBIS. To prevent such cases, the system does not hold your SSN/PIN combination once it completes a transaction. As a result, it becomes necessary to input your SSN/PIN combination for each transaction.
I don't like long-distance services. Retirement counseling should be face-to-face.	We recognize that some employees simply do not like long distance services. Unfortunately, we cannot change this, as centralization is necessary due to the mandated Civilian Personnel cuts. However, we strive to provide as much information as possible to assist you with your retirement needs; and counselors are always available during business hours to counsel you regarding your retirement concerns.

What's New on the BEST Homepage?



If you access the BEST homepage at http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm, you will notice a new "***Leave Without Pay and Separating Employees Information Page***", a new "***Reservist Information Page***", a "**Retiring Employees Information Page," and a "New Employees Information Page."** This is part of the new changes to our homepage designed to assist employees in these categories. Furthermore, we have revised our marketing materials, and added several new articles, links, calculators, and handbooks geared to answer commonly asked questions and/or provide valuable information to employees. One article entitled "*Retirement Estimates*, located under the "Retiring Employees Information Page," explains the retirement estimate module of the automated system in detail. So, if you have ever asked yourself "*What data does the system use to compute my estimate? How do I compute my high-3 average salary? What is the difference between a pre-calculated, a real time/on-line annuity estimate, and a TSP annuity estimate? What affect does an 'owed' deposit or redeposit have on my annuity estimate?* or simply, *How reliable is the annuity estimate?,"* you can find the answers to these questions and more by reading this article.

We've also added the revised Federal Employees Group Life Insurance Handbook, the revised Federal Employees Health Benefits (FEHB) Handbook, and the new FEHB Program and Medicare Booklet. The new FEHB Program and Medicare Booklet explains what Medicare does and does not cover, who is eligible for Medicare, and how benefits are coordinated between Medicare and FEHB plans. If you have not accessed our homepage lately, you may be surprised!

CALENDAR OF EVENTS

SPECIAL EVENT
TSP Open Season
15 May 00 - 31 Jul 00

SPECIAL EVENT
FEGLI 99 Open Enrollment Actions Become Effective
23 Apr 00

SPECIAL EVENT
TSP's New Record Keeping System Comes On-line
1 Oct 00

SPECIAL EVENT
BEST Resumes Base Transitions Under Limited Services
23 Apr 00 - Lajes Field, Azores Portugal
7 May 00 - Hickam AFB, Hawaii
21 May 00 - Eielsen and Elmendorf AFB, Alaska
4 Jun 00 - Maxwell AFB, Alabama
18 Jun 00 - Pentagon HQ, Washington DC

Do You Want To Receive Our Newsletter?

Continued From Page 1

site to which you will send your e-mail to. In the near future, we will publicize more information on the electronic newsletter and provide more detailed instructions**.** ***<u>Do not attempt to send an e-mail request at this point</u>***.

If you don't have e-mail access, you will be able to access the newsletter from our homepage at http://www.afpc.randolph.af.mil/dpc.

If you do not have a computer, you may be able to use a computer at the Family Support Center, Base Library, or a central location within your organization. Your Civilian Personnel Flight should be able to provide local guidance on how you can access a computer.

If you do not wish to receive a copy of our newsletter, there will be nothing for you to do. Only those employees who send their e-mail request will receive a copy. Once our list server is functional, w*e will not mail hard-copy newsletters. The electronic newsletter will be the method of receipt.* We believe this will be a more effective method; we hope you'll agree.

So, You Want To Receive Credit For Your Military Service? (Con't from Page 6)

interest rate charged on deposits for military service will be at the yearly rate of retirement fund earnings as determined by the Secretary of Treasury.

If you were first employed under CSRS before 1 Oct 82, you can either make the deposit for any post-56 military service to avoid a reduction in your annuity at age 62, or you can decide not to make the deposit and have your annuity reduced at age 62 if you are then eligible for Social Security benefits. If you are eligible for social security at the age of 62, your annuity will be recomputed to eliminate all credit for post-56 military service if a deposit is not made.

If you are covered under the Federal Employees Retirement System (FERS), a period of honorable military service may be credited for retirement and death benefits purposes <u>if</u> you make a deposit for post-56 military service. If you are retired military, you must also waive your military retirement in order to be eligible to combine your military service. Your deposit will be 3% of your base pay (not allowances) earned during the post-56 military service. The deposit will be slightly higher for periods of military service earned during 1999 or 2000. No interest is charged for deposits made before 1-1-90, or if you make the deposit in full within 3 years of the date you first became covered under FERS (exception if you transferred to FERS and have a CSRS component). If you do not make the deposit for military service during the "grace period," you will be charged interest on the outstanding balance compounded annually, beginning with the day after your second year of covered service until payment is completed. The interest rate charged on deposits will be at the yearly rate of retirement fund earnings as determined by the Secretary of Treasury.

If you transferred to FERS and have a CSRS component, you will continue to be under the CSRS military deposit rules for service performed <u>before the transfer</u>. Please refer to the earlier section on military deposits for rules under CSRS.

If you are serviced under "full services" (currently all bases except SAF/AQ and USAFE), and you are interested in making your military deposit, you should contact a benefits counselor for more information. Employees serviced under "limited services," will need to contact their Civilian Personnel Flight for guidance and assistance.